



Coverage summary for Psychologists

Insurance House is pleased to advise the details of our exclusive facility for Psychologists offering the following coverage, security and price:

Policy Type:	Combined Malpractice and Liability.
Insured Profession:	Psychology – must be registered.
Period of Insurance:	12 months from the date of insurer’s acceptance (13 months if taken before 15 July 2007).
Retroactive date:	Unlimited excluding known claims and circumstances.
Excess:	Nil excess to apply for all claims.
Territorial Cover:	Commonwealth of Australia and New Zealand.
Insurer security:	Calliden Ltd ABN 43 110 186 224 AFSL 284889, authorised and licensed Australian insurer. Insurance House arranges this policy for and on behalf of Calliden Limited. Insurance House will be effecting this insurance as an agent of Calliden and not as your agent.

- Cover includes:
- ✓ Malpractice Cover
 - ✓ Public Liability Cover
 - ✓ Goods Sold and Supplied Cover
 - ✓ Inquiry Costs and Expenses
 - ✓ Sexual Misconduct Legal Expenses
 - ✓ Defence Costs and Expenses
 - ✓ Damages Awarded Against You
 - ✓ Libel & Slander - Defamation
 - ✓ Dishonesty of Employees
 - ✓ Trade Practices Act
 - ✓ Loss of Documents
 - ✓ Two Malpractice Limit Reinstatements
 - ✓ Breach of Confidentiality
 - ✓ Good Samaritan Acts
 - ✓ Run Off Cover
 - ✓ Fund Raising and Social Activities
 - ✓ Continuous Cover
 - ✓ Students Under Supervision
 - ✓ Incoming Principals
 - ✓ Locums cover
 - ✓ Prior Corporate Entities
 - ✓ Mergers & Acquisitions
 - ✓ Estates & Legal Representatives

* Conditions and exclusions do apply so see the policy wording on our website for full details.

Malpractice Limits:	\$500,000 any one claim and \$1,500,000 in the aggregate.
	\$1,000,000 any one claim and \$3,000,000 in the aggregate.
	\$2,000,000 any one claim and \$6,000,000 in the aggregate.
	\$5,000,000 any one claim and \$15,000,000 in the aggregate.
	\$10,000,000 any one claim and \$30,000,000 in the aggregate.

▶▶▶▶▶▶▶▶▶▶ Turn over for rates...

Echuca
 Cnr Darling & High St, Vic, 3564
 P: 03 5483 1066 F: 03 5482 6020

Kyabram
 187-189 Allan St, Vic, 3620
 P: 03 5852 1199 F: 03 5852 1653

East Melbourne
 Lvl 1, 2 Wellington Pde, Vic, 3002
 P: 03 9235 5222 F: 1800 636 221

Web: www.ihgroup.com.au
Email: ih@ihgroup.com.au
 ACN 006 500 072 ABN 33 006 500 072 AFSL 240954



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Policy Limits: No matter which Malpractice limit you select we will provide cover for liability of up to \$10,000,000 any one claim and in the aggregate. Subject to a combined Malpractice and Liability limit of \$10,000,000.

Costs: Simply select your category, the malpractice policy limit required and the state you are located in. Please note that the costs are per psychologist.

CATEGORY 1 - INCOME ABOVE \$40,000			
POLICY LIMIT	ACT/NT/TAS/VIC/WA	SA	NSW/QLD
500,000	144.76	145.38	141.68
1,000,000	162.91	163.69	159.01
2,000,000	183.48	184.45	178.64
5,000,000	233.09	234.51	226.00
10,000,000	286.33	288.23	276.82
CATEGORY 2 - INCOME UP TO \$40,000			
POLICY LIMIT	ACT/NT/TAS/VIC/WA	SA	NSW/QLD
500,000	121.77	122.18	119.74
1,000,000	132.66	133.17	130.13
2,000,000	156.86	157.59	153.23
5,000,000	202.84	203.98	197.12
10,000,000	243.98	245.50	236.39
CATEGORY 3 - EMPLOYEES OR ACADEMICS WITH NO PRIVATE INCOME			
POLICY LIMIT	ACT/NT/TAS/VIC/WA	SA	NSW/QLD
500,000	108.46	108.75	107.03
1,000,000	116.93	117.29	115.12
2,000,000	132.66	133.17	130.13
5,000,000	189.53	190.55	184.42
10,000,000	233.09	234.51	226.00

Please note that these rates are subject to the insurer's acceptance of your proposal form and a nil claims history and include stamp duty, GST and our administration fee of \$70.00.

To take out cover simply forward a copy of the attached proposal form with your payment for the option required.

Should you have any queries please call one of our experienced Insurance House consultants on (03) 9235 5222 or email us at ih@ihgroup.com.au.

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Premier Income Replacement Insurance Package for Psychologists

Insurance House is pleased to announce its exclusive facility for Psychologists, offering security, extensive coverage and affordable pricing.

Policy Type:Income Replacement

Insured Profession:All Psychologists

Policy Benefits

- ✓ Agreed Value Benefit – the policy is agreed to cover up to 75% of your gross monthly income;
- ✓ Non-Cancellable contract (once your application has been accepted, the policy owner is the only one who can cancel the policy);
- ✓ Choose your own waiting period – 14, 30, 60, 90 days, 1 year or 2 years;
- ✓ Interim Death Cover available whilst your application is being processed;
- ✓ Choose your own benefit period – 2 years or 5 years or to Age 65;
- ✓ Choice of Level or Stepped Premiums;
- ✓ Premiums are tax deductible;
- ✓ Other Lump Sum Payment covers can be attached ie Life, Trauma and Total & Permanent Disablement;
- ✓ Range of optional benefits can be added including Claims Escalation, Home Care Benefit and Family Care Benefit;
- ✓ Only three exclusions – Disablement due to intentional self-inflicted injury, engaging in or taking part in service in the armed forces and Normal pregnancy, uncomplicated childbirth or miscarriage;
- ✓ Monthly premium payments available;
- ✓ We can provide quotations from a number of insurers.

Additional Benefit: We will provide a free one hour Financial Planning consultation when a psychologist purchases via this special package.

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Premier Income Replacement Insurance Package for Psychologists

Premium Table:

Below is an EXAMPLE of the premiums applicable for Psychologists.

The premium price detailed below represents the total monthly premium payable and includes all Government fees and charges for the state of South Australia.

Occupation:.....Psychologist
Benefit Period:.....For 5 Years
Premium Type:.....Stepped Premium

Waiting Period:..... 30 Days
Benefit Type:..... Agreed Value
Optional Benefits:..... Claims Escalation

Age Next Birthday	Monthly Benefit	Monthly Premium (Female/Non Smoker)	Monthly Premium (Male/Non Smoker)
35	\$2,000	\$ 34.72	\$ 25.14
	\$3,000	\$ 46.94	\$ 33.28
	\$4,000	\$ 60.59	\$ 42.35
40	\$2,000	\$ 47.42	\$ 33.60
	\$3,000	\$ 65.04	\$ 45.32
	\$4,000	\$ 84.72	\$ 58.43
45	\$2,000	\$ 61.36	\$ 42.89
	\$3,000	\$ 84.88	\$ 58.58
	\$4,000	\$ 111.18	\$ 76.10
50	\$2,000	\$ 83.47	\$ 57.64
	\$3,000	\$ 116.40	\$ 79.61
	\$4,000	\$ 153.20	\$ 104.15

Please note:

- The premiums indicated will depend on your state of health and whether or not you engage in any hazardous activities.
- Your application for insurance will be subject to the insurer's acceptance of your proposal form.
- To qualify for Income Replacement Insurance you must work an average of 25 hours per week.
- Premiums will alter if you vary the monthly benefit, length of the benefit period or the waiting period and of course if you are a smoker.

If you need a quotation then you should contact one of our experienced consultants toll free on 1300 305 834 or email us at ih@insurancehouse.com.au.

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